

(c) a settlement server, receiving said requests, accessing at least one of said user registration databases, and communicating said request and an user identity to one of a plurality of user account databases; and

(d) said user registration databases and said user account databases being independent and remotely located with respect to each other.

82. A method, comprising:

(a) recording a user identification, including user account reference information, into one of a plurality of separately maintained user registration databases;

(b) issuing a request to post a transaction to a particular user account, without requiring knowledge of a respective user identity by a posting party;

(c) at a settlement server:

(i) receiving the request from the posting party,

(ii) accessing at least one of the user registration databases, and

(iii) communicating the request and an user identity to corresponding

one of a plurality of user account databases; and

(d) independently maintaining the user registration databases and the user account databases at remote locations.

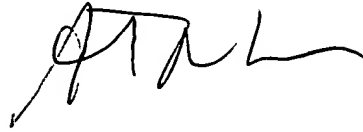
REMARKS

Claims 1-82 are in the application.

Claims 81 and 82 are added by Preliminary Amendment.

A request for Interference with Teper, et al., U.S. Patent No. 5,815,665, has been
filed previously.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'SMH', with a long horizontal flourish extending to the right.

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